EFFECTIVE: 3-4-2024

GEAUGA CREDIT UNION, INC.

LENDING RATE SHEET

No application Fee	No prepayment penalty		Rates subject to change				
TIER:	720+ A	650+ B	600+ C	560+ D	559- <u>E</u>		
New Vehicles: LTV: 90% of Purchase plus GAP Years: 2024 & 2023 Up to 60 Months: 6.89% 7.39% 10.24% 15.99% 20.24%							
UP to 78 Months: UP to 84 Months:	7.14% 8.14%	7.64% 8.64%	10.74% 11.74%	16.74% 17.74%	21.24% 22.24%		
Used Vehicles: LTV: 85% of Trade 2, 3, 4 Years Old (2022, 2021,2020)		0.0.70		2717 170			
Up to 60 Months: Up to 72 Months:	7.64% 7.89%	8.49% 8.74%	11.74% 11.99%	16.49% 16.74%	20.74% 22.24%		
5, 6, & 7 Years Old (2019, 2018, 2017) Up to 48 Months:	8.64%	9.74%	12.99%	17.74%	22.49%		
8, 9 & 10 Years Old (2016, 2015, 2014		317 170	12.55 70	1717 170	22.1570		
Up to 36 Months: Over 10 years not available	10.99%	11.84%	14.99%	19.74%	24.00%		
New Motorcycle (2024 & 2023)							
Up to 72 Months: ** LTV: see A below	12.24% 90%	13.24% 85%	17.24% 80%	21.74% 80%	24.00% 80%		
Used Motorcycle (2022-2014) Up to 60 Months: ** LTV: see A below	13.24% 90%	14.24% 85%	18.24% 80%	22.74% 80%	24.00% 80%		

<u>Includes loans holding Off Road Bikes, ATV, Snowmobiles, PWC (not boats), golf carts as collateral</u>

^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125

A: LTV: NADA Trade or Other Available Sources plus GAP if applicable

Equipment:	Lawn, Skidsteers,	Tractors	& Attachments:
2021	& newer model ve	arci	

2021 & newer model years:					
Up to 72 Months:	9.5%	10.5%	11.75%	15.25%	19.75%
LTV: see A above	95%	95%	90%	90%	90%
2014 & newer model years:					
Up to 60 Months:	10.5%	11.5%	13.75%	17.75%	21.75%
LTV: see A above	95%	95%	85%	85%	85%
2008 & newer model years:					
Up to 48 months:	11.5%	12.5%	14.75%	18.5%	22.75%
LTV: see A above	95%	95%	80%	80%	80%

[^]Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125

Traillers: Equipment, Stock & Enclosed (does not include recreational vehicles/campers) 2021 & Newer model years: Up to 72 Months: 9.5% 9.75% 10.75% 11.75% 12.75% 2014 & Newer model years: Up to 60 Months: 10% 10.25% 11.25% 12.25% 13.25% 1.70% 2008 & Newer model years: Up to 60 Months: 10% 10.25% 11.25% 13.0% 14.0% 2008 & Newer model years: Up to 48 months: 10.75% 11.0% 12% 13.0% 14.0% 2008 & Newer model years: Up to 48 months: 10.75% 95% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80		TIER:	720+ A	650+ B	600+ C	560+ D	559- E			
Up to 72 Months: 9.5% 9.75% 10.75% 11.75% 12.75% 2014 & newer model years: Up to 60 Months: 10% 10.25% 11.25% 12.25% 85% 2008 & newer model years: Up to 60 Months: 10% 10.25% 11.25% 12.5% 85% 85% 2008 & newer model years: Up to 48 months: 10.75% 11.0% 12% 13.0% 14.0% LTV: see below A 95% 95% 80% 80% 80% 80% 80% ***Minimum Loan amount: \$2500	Trailers: Equipment, Stock & Enclosed (does not include recreational vehicles/campers)									
Up to 72 Months: 9.5% 9.75% 10.75% 11.75% 12.75% 2014 & newer model years: Up to 60 Months: 10% 10.25% 11.25% 12.25% 85% 2008 & newer model years: Up to 60 Months: 10% 10.25% 11.25% 12.5% 85% 85% 2008 & newer model years: Up to 48 months: 10.75% 11.0% 12% 13.0% 14.0% LTV: see below A 95% 95% 80% 80% 80% 80% 80% ***Minimum Loan amount: \$2500		2021 & newer model year	rc'							
LTV: see below A 95% 95% 90% 85% 12.25% 13.25% 2014 & newer model years: Up to 60 Months: 10% 10.25% 11.25% 12.25% 85% 85% 85% 85% 2088 & newer model years: Up to 48 months: 10.75% 11.0% 12% 13.0% 14.0% 14.0% 15.05% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80				9 75%	10 75%	11 75%	12 75%			
2014 & newer model years: Up to 60 Months:										
Up to 60 Months: 10% 10.25% 11.25% 85% 85% 85% 85% 2008 & newer model years: Up to 48 months: 10.75% 11.0% 12% 13.0% 14.0% 80% 80% 80% 80% 80% 80% 80% 80% 80% 8				33 70	3070	00 70	00 70			
LTV: see below A 95% 95% 85% 85% 85% 85% 2008 & newer model years: Up to 48 months: 10.75% 11.0% 12% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80				10.25%	11.25%	12.25%	13.25%			
2008 & newer model years: Up to 48 months:		•								
Up to 48 months: 10.75% 95% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80				33 70	0370	0070	00 70			
LTV: see below A 95% 95% 80% 80% 80% 80% ^Minimum Loan amount: \$2500				11.0%	12%	13.0%	14.0%			
### Company of the Co										
### Company of the Co					***					
Signature Loans	<u>^Minin</u>	num Loan amount: \$2500 M	linimum Month	<u>ly Loan payment</u>	<u>: \$125</u>					
Signature Loans	A: LTV	: NADA Trade or Other Avail	able Sources &	GAP if applicable	e					
\$\frac{\text{Signature Loans}}{\text{\$\text{\$\text{\$\text{\$1500}}}} \text{ Up to 12 Months: } \text{ \$10.25\% } \text{ \$11.00\% } \text{ \$13.00\% } \text{ \$15.75\% } \text{ \$18.75\% } \text{ \$20.75\% } \text{ \$20.75\% } \text{ \$20.75\% } \text{ \$20.75\% } \text{ \$10.75\% } \text{ \$11.75\% } \text{ \$13.00\% } \text{ \$15.50\% } \text{ \$18.50\% } \text{ \$22.50\% } \text{ \$22.50\% } \text{ \$13.00\% } \text{ \$15.50\% } \text{ \$18.50\% } \text{ \$22.50\% } \text{ \$23.00\% } \text{ \$2500} \text{ \$Up to 24 Months: } \text{ \$12.25\% } \text{ \$13.25\% } \text{ \$16.05\% } \text{ \$23.25\% } \text{ \$24.00\% } \text{ \$24.00\% } \text{ \$22.50\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$20.25\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$20.00\% } \text{ \$20.25\% } \text{ \$20.25\% } \text{ \$20.00\% } \te					_					
\$\frac{\text{Signature Loans}}{\text{\$\text{\$\text{\$\text{\$1500}}}} \text{ Up to 12 Months: } \text{ \$10.25\% } \text{ \$11.00\% } \text{ \$13.00\% } \text{ \$15.75\% } \text{ \$18.75\% } \text{ \$20.75\% } \text{ \$20.75\% } \text{ \$20.75\% } \text{ \$20.75\% } \text{ \$10.75\% } \text{ \$11.75\% } \text{ \$13.00\% } \text{ \$15.50\% } \text{ \$18.50\% } \text{ \$22.50\% } \text{ \$22.50\% } \text{ \$13.00\% } \text{ \$15.50\% } \text{ \$18.50\% } \text{ \$22.50\% } \text{ \$23.00\% } \text{ \$2500} \text{ \$Up to 24 Months: } \text{ \$12.25\% } \text{ \$13.25\% } \text{ \$16.05\% } \text{ \$23.25\% } \text{ \$24.00\% } \text{ \$24.00\% } \text{ \$22.50\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$22.25\% } \text{ \$23.75\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$20.25\% } \text{ \$24.00\% } \text{ \$20.25\% } \text{ \$20.00\% } \text{ \$20.25\% } \text{ \$20.25\% } \text{ \$20.00\% } \te										
\$1500 Up to 12 Months: 10.25% 11.00% 13.00% 15.75% 18.75% Up to 18 Months: 10.75% 11.75% 14.25% 17.25% 20.75% 20.75% 2500 Up to 18 Months: 12.25% 13.00% 15.50% 18.50% 22.50% Up to 24 Months: 12.25% 13.25% 16.25% 19.75% 24.00% 20.25% Up to 24 Months: 15.25% 16.00% 20.25% 23.25% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.2	UNSE	CURED PERSONAL LOAN	IS:							
\$1500 Up to 12 Months: 10.25% 11.00% 13.00% 15.75% 18.75% Up to 18 Months: 10.75% 11.75% 14.25% 17.25% 20.75% 20.75% 2500 Up to 18 Months: 12.25% 13.00% 15.50% 18.50% 22.50% Up to 24 Months: 12.25% 13.25% 16.25% 19.75% 24.00% 20.25% Up to 24 Months: 15.25% 16.00% 20.25% 23.25% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 23.75% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.25% 20.25% 24.00% 20.25% 20.25% 24.00% 20.25% 20.2	Signa	turo Loans								
Up to 18 Months: 10.75% 11.75% 14.25% 17.25% 20.75% \$2500 Up to 18 Months: 12.25% 13.00% 15.50% 18.50% 22.50% Up to 24 Months: 12.25% 13.25% 16.25% 19.75% 24.00% \$3500 Up to 24 Months: 15.25% 16.00% 20.25% 23.25% 24.00% Up to 36 Months: 16.00% 17.25% 22.25% 23.75% 24.00% Open End Line of Credit Up to \$5000 17.00% N/A N/A N/A N/A N/A N/A N/A Up to \$4500 16.5% 17.75% N/A N/A N/A N/A N/A Up to \$3500 16.00% 17.25% 22.25% 23.75% 24.00% OTHER LOANS: RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years	_		10.250/	11 000/	12 000/	15 750/	10 750/			
\$2500 Up to 18 Months: 12.25% 13.00% 15.50% 18.50% 22.50% 24.00% 19 to 24 Months: 12.25% 13.25% 16.25% 19.75% 24.00% 19.75% 24.00% 19.75% 24.00% 19.75% 24.00% 19.75% 24.00% 19.75% 24.00% 19.75% 24.00% 19.75% 22.25% 23.25% 24.00% 19.75% 22.25% 23.75% 24.00% 19.75% 22.25% 23.75% 24.00% 19.75% 22.25% 23.75% 24.00% 19.75% 19.7	\$1300	•								
Up to 24 Months: 12.25% 13.25% 16.25% 19.75% 24.00% \$3500 Up to 24 Months: 15.25% 16.00% 20.25% 23.25% 24.00% Up to 36 Months: 16.00% 17.25% 22.25% 23.75% 24.00% Open End Line of Credit Up to \$5000 17.00% N/A		op to 18 Months.	10.75%	11./570	14.2570	17.2570	20.75%			
Up to 24 Months: 12.25% 13.25% 16.25% 19.75% 24.00% \$3500 Up to 24 Months: 15.25% 16.00% 20.25% 23.25% 24.00% Up to 36 Months: 16.00% 17.25% 22.25% 23.75% 24.00% Open End Line of Credit Up to \$5000 17.00% N/A	¢2500	Un to 18 Months	12 25%	13 00%	15 50%	18 50%	22 50%			
\$3500 Up to 24 Months: 15.25% 16.00% 20.25% 23.25% 24.00% Up to 36 Months: 16.00% 17.25% 22.25% 23.75% 24.00% Open End Line of Credit Up to \$5000 17.00% N/A N/A N/A N/A N/A N/A N/A Up to \$4500 16.5% 17.75% 22.25% 23.75% 24.00% OTHER LOANS: RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable	\$ 2 500									
Open End Line of Credit Up to \$5000 17.00% N/A N/B <		op to 24 Months.	12.25 /0	13.23 /0	10.25 /0	15.75 /0	24.00 /0			
Open End Line of Credit Up to \$5000 17.00% N/A N/B <	\$3500	Up to 24 Months:	15.25%	16.00%	20.25%	23.25%	24.00%			
Open End Line of Credit Up to \$5000 17.00% N/A	ψ3300									
Up to \$5000			20.0070	27.20 70		2017 0 70	=			
Up to \$5000										
Up to \$5000	Open	End Line of Credit								
Up to \$4500 16.5% 17.75% N/A N/A N/A 24.00% OTHER LOANS: RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 12.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable	•		17.00%	N/A	N/A	N/A	N/A			
Up to \$3500 16.00% 17.25% 22.25% 23.75% 24.00% OTHER LOANS: RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years 11.65% 13.50% 16.50% 21.25% 24.00% Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable					•	•	•			
OTHER LOANS: RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable					•	•				
RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable										
RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS: New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable										
New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable	OTHE	R LOANS:								
New: 2024 & 2023 model years Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable										
Up to 72 months: 10.15% 11.25% 14.50% 19.25% 24.00% Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable	RECRE	ATIONAL VEHICLES/CAM	PERS/CONVEI	RSION VANS:						
Up to 120 months: 11.15% 12.25% 15.50% 20.25% 24.00% Used: 2022 - 2014 model years	New: 2									
Used: 2022 - 2014 model years Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable		•			14.50%		24.00%			
Up to 48 months: 11.65% 13.50% 16.50% 21.25% 24.00% Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable		•	11.15%	12.25%	15.50%	20.25%	24.00%			
Up to 72 months: 12.65% 14.50% 17.50% 22.25% 24.00% LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable	<u>Used:</u>									
LTV: New 90% of purchase price plus GAP if applicable LTV: Used 85% of NADA trade plus GAP if applicable			11.65%	13.50%	16.50%		24.00%			
LTV: Used 85% of NADA trade plus GAP if applicable		Up to 72 months:	12.65%	14.50%	17.50%	22.25%	24.00%			
LTV: Used 85% of NADA trade plus GAP if applicable										
^ Minimum Loan amount: \$2500 Minimum Monthly Loan Payment: \$125	LTV:	Used 85% of NADA trade p	lus GAP if app	licable						
^ Minimum Loan amount: \$2500 Minimum Monthly Loan Payment: \$125										
	^ Mini	mum Loan amount: \$2500	Minimum	Monthly Loan P	Payment: \$125					

EFFECTIVE: 3-4-2024

GEAUGA CREDIT UNION, INC.

LENDING RATE SHEET

No application I	ree	No prepayment penalty			Rates subject to change		
TIE	R: 720+ A	650+ B	600+ C	560+ D	559- E		
BOATS: New: 2024 & 2023 model y Up to 48 months: Up to 72 months: Used: 2022- 2014 model ye Up to 48 months: Up to 60 months:	11.15% 12.15%	12.25% 13.25% 14.50% 15.50%	15.50% 16.50% 17.50% 18.50%	20.25% 21.25% 22.25% 23.25%	24.00% 24.00% 24.00% 24.00%		

LTV: New 90% of purchase plus GAP if applicable **LTV**: Used 85% of NADA Trade plus GAP if applicable

^Minimum Loan amount: \$2500 Minimum Monthly Loan Payment: \$125

OTHER LOANS: Not Tiered Priced:

Horse & Buggy: Up to \$7000 Up to 48 months 11.50%

Vacant Land Loan: Subject to change monthly with "Prime Rate"

- 1. Fixed rate -8.25% floor and an 18% cap. Fixed rate loans will be callable in 5 years.
- 2. Fixed rate 9.25% floor and an 18% cap. Fixed rate loans will be callable in 10 years.

The LTV will be 80% of appraisal or selling price whichever is less, however, if land is purchased at auction will loan at 80% of auction price and no appraisal necessary.

Credit Union will pay for appraisal all other costs borrower pays.

Mortgages: Subject to change monthly with Prime Rate exceptions to be made by board

Fixed rate -7.5% floor and an 18% cap. Will be callable in 5 years Fixed rate -8.5% floor and an 18% cap. Will be callable in 10 years.

Visa: Effective March 9, 2024

Up to \$5500: Platinum: 9.00% A and B credit (FICO Score 650+)

Up to \$3500: Classic: 15.00% all other FICO Scores & Share Secured VISA

Gov't Body Cards: 0%

*Higher limits may be approved by Board of Directors or Executive Committee. Member will need to complete VISA application and provide a letter explaining the need for the increased limit. The application and letter will be presented to the Board or Executive Committee for approval.

OTHER LOANS: Not Tiered Priced:

Home Equity Line of Credit:

Fees: There will be no closing costs, appraisal fees or annual account maintenance fees.

Interest Rate: The interest rate will be based on Wall Street Prime. The rate will be 50 basis points (1/2%) below Wall Street Prime and only change two times a year, May 1^{st} and November 1^{st} , with a floor of 3% and a ceiling of 18%.

Advances: A check book will be issued if requested for the member to do advances. Advances will be unlimited as long as the line of credit allows the advance.

The advance period will be 5 years with a subsequent 5 years available if requested, as long as debt to income is still within Geauga Credit Union's parameters. After the 2nd advance period the loan will need to be underwritten again at the terms that are being offered at that time.

Share Secured Loans:

The monies in the member's Share Account secure 100% of the loan. This amount will not be available to the member. This "hold" will decrease as the outstanding loan balance declines.

Two options are available:

Up to 5 years: 2.25% over current share dividend rate Up to 8 years: 2.50% over current share dividend rate

Share Certificate Loans, with the exception of those already approved, will not be available. If a member wishes to have a Share Secured Loan and the monies are tied in a Certificate, the Certificate may be "broken" and the early withdrawal penalty will be waived. The monies required to secure the loan will be transferred to Shares. Any excess funds may go to a new Certificate if the minimum deposit is met.